

expect, with the honours due to her rank, and the prospect of a throne, but as a wretched prisoner.

It would be utterly impossible to depict the agony of mind she must have endured during this gloomy voyage, but probably no human being ever suffered greater. For during several years after her arrival, she was the inmate of a dungeon in the Russian capital. Catharine triumphed in the success of her plan, and amply rewarded those who had too successfully carried it out. Europe might exclaim against her, but her object was gained, and the Princess Tarakanoff was in her power. In her dark prison-house, the unhappy young woman spent, it is said, six years, and her deliverance came in a dreadful fashion. The autumnal equinox was at hand, and a furious gale raged in St. Petersburg. The angry waves of the Baltic lashed the sides of the prison, in which she was confined. Absorbed in sorrowful recollections, she scarcely heeded the storm, until she noticed that the floor of her dungeon was wet; then the horrible thought crossed her mind, that the river was rising. Perceiving that the water gained in height, she shrieked aloud; she strove, by every means in her power, to attract the attention of her gaolers. But no human aid was at hand. She raised herself as high as possible by means of the articles of furniture in her cell, but still the waters pursued her. The whole of the ground floor of the prison was laid under water. When the gale had passed over, and the impatient Neva returned to its ordinary course, her jailer found only the corpse of what had been the victim of Count Alexey Orloff's treachery and the jealous hatred of Catharina Alexievna.—Chambers.

A MAD ELEPHANT.—The following letter is taken from the Bombay Times and Standard:—"Cochin August 18.—The inhabitants of Trechoor (a few miles hence) are just now in a great fright, owing to the misdeeds of a mad elephant, which is quite unmanageable. It has already killed three men, and occasioned considerable damage to property. One of the men seems to have fallen a victim to its fury through his own folly. It appears that while himself and a brother elephant were in the act of rooting up the animal) were on their way down a hill with the elephant, it suddenly revolted and attempted to seize them. Finding every effort to calm it unavailing, they took to refuge on the top of a huge tree close to the summit. The animal, after vainly endeavouring to knock down the tree, descended into the paddy fields below, and committed great devastation in the place. Afterwards, the enraged animal, after having destroyed several villages, then came down from the tree, and hastened towards the elephant, intending to recall it to obedience in order to avert further mischief. But the animal, as soon as it caught sight of the man, furiously chased two of them after running desperately about the fields for half an hour, hid himself among the tall paddy shoot in a somewhat secluded place. The elephant, while a while after missing its object, was about to return to the village, when the man who had been so infuriated man suddenly rose to see whether his purpose was gone. The noise of the water and crash of the leaves occasioned by his rising made the elephant think that was not far off, turn round, and he was directed upon him, and within a few seconds the unfortunate man was torn limb from limb, in the very sight of his brother, who still continued on the tree. The animal soon after proceeded towards the village, where he was met by a party of the natives, who, armed with persons (Poodies), destroyed several houses, and ruined the bazaar, which was deserted by the merchants on hearing of the approach of the beast. At length it entered the spacious premises of the pagoda, which is a building of great strength and durability. Immediately on its entrance, which was effected by the manoeuvres of its keepers throwing stones, &c., on its heels and other various means, the elephant, which was already barricaded to insure its safety, was met by a detachment of several expert elephant trainers were also within the enclosure, who voluntarily undertook the perilous task of quieting and taming the animal, which did not, however, succeed. The pagoda, which has already sustained a great deal of injury, and the walls of the elephant, its their only refuge; and, if that is demolished, the fate of these trainers is inevitable. The only alternative I see now is either to destroy the beast, or to let it starve to death, or to deprive it of what would render it powerless, that the trainers may effect its capture."

THE QUEEN OF IRISH DESCENT.—A letter in the Evening Packet of Saturday says:—"On reading the address to Marshal McMahon, in which allusions are so prominently made to his descent from the ancient monarchs of Ireland, and the presenters of the new monarch to our beloved Sovereign in Queen Victoria, I am reminded by virtue of her descent from the family of Fergus the Irish Prince, among whose subjects were included the general's ancestors, and other families of the same name, that the Queen's Majesty is descended through the families of Mortimer, &c., of the Irish King Dermot MacMurrough, has Irish blood in her veins previously and the Scottish blood subsequently mixed in the occupant of the throne of the British Isles."

THE FOUNTAIN OF ST. MICHAEL, PARIS.—The fountain is placed at the fork of the new Boulevard Sebastopol, facing the bridge of St. Michael. It is not less than twenty-six metres, and it was begun to be erected in 1837, and commenced in the month of June, 1838, and was inaugurated on the 4th of August last. It is raised upon vaulted cellars constructed of rubble work and Portland cement. The basement, 6m. 40c. high to the base of the column, is divided into six compartments. The rest of the monument is of the De Meuse stone. The four stages of the waterfall and the basin are executed in St. Yllie stone; the border of the lower basin is raised to thirty centimetres above the level of the fountain. The basin is divided into six compartments, and is supported by two pedestals, supporting a pyramid of water, vanquished by angels. In the basement, two pedestals on each side serve to support columns. Between each pair are ornamented with tables of grooved Basaltic stone, and the niches are decorated and above the topmost stage is a group of St. Michael subduing Satan. This group is 6m. 50c. high; it is supported by a rock of stone from Soignies, Belgium. This rock, from which the water flows, covers a cast-iron structure, which supports the group, and supplies the fountain at the foot of the column with a litre a second. The works have been executed by the Municipal Society of Promenades and Plantations of the City of Paris in charge of the Bois de Boulogne and of the management of the public places. It has been directed by M. Alphand, engineer in chief. It has been executed from the designs of M. David, architect-in-chief to this service.—Builder.

CURIOUS MIRAGE.—This singular phenomenon was witnessed on Sunday evening in this neighbourhood. A vessel was returning from Caradonagh, with her family, and the crew were all on deck, when the captain to walk the hill near Quigley's Point, where his attention was attracted by a wonderful appearance in the heavens. Away to the north they saw several ships, and the captain, across the face of the ship, from east to west. The mirage was continued to be fully five miles in length, and they appeared to be sailing down a river, whose high banks could be made out behind the ships. Some of the vessels seemed to be on fire, and the captain, as the mirage was so clear was the air, and so close did the ships appear to their eyes, that the sailors pulling at the ropes could be made out with ease, even by the children. The mirage was the strange spectacle. The phenomenon was nearly half an hour in duration. The mirage was so clear that the appearance of such things in the heavens may be very startling, the phenomena are not unknown about this part of the Irish coast. The mirage is, it is termed, often displays itself in the most extraordinary manner. The phenomenon is most frequently to be seen on the coast of the Antrim, especially in the vicinity of the Carnage coast. About twelve years ago a very curious instance occurred. A vessel from the Lough Foyle. Some fishermen had been out at night, and the vessel was suddenly the heavens were overcast and black, when suddenly parted, leaving a bright gap of clear sky in the zenith. Across this space the astonished fishermen saw thousands of soldiers pass, rank after rank, and regiment after regiment, and the appearance of the phenomenon appear, that the dream of a soldier could be easily distinguished from that of the men.

A DAY WITH THE SHORTHORNS.

with an eye to business in the purchase of some shorthorn heifers, and partly for the enjoyment of a rural holiday, we started on Tuesday morning by the first train from Paddington to Mr. Stratton's, at Broad Hinton, in Wiltshire, to go with him through his magnificent park and woodlands. Of course it rained, as it always has been, during the past summer, and the heavy rain has continuously till mid-day drenched the country, so that the roads, though the stony tracks throughout the whole distance, are still remains undone. The wheat, however, is all carried, save a field or two we saw in Wiltshire, and a few in the north, remain abroad, some of them, indeed, not yet cut. Beans are all in the crops; some also not cut. The bean crops are, and are said to be, remarkably heavy, the land on which they have grown is everywhere foul and full of grass, effective ploughing having been during the last spring impossible. As wheat universally grows beans, the wheat-sowing season of the present autumn must be a late one. This year the land is in good condition, is not so much regarded; but, taking all sorts of farms and all kinds of farming into consideration, the wheat-sowing season seldom leads to so early a return or so wide a breadth as in the earlier autumn season. In the pasture lands of Berkshire and Wiltshire, the cattle, in spite of the wet, are in good condition. In Wiltshire it is impossible to avoid being struck with the improved character of the cows and heifers on most of the dairy farms. The sires of Mr. Stratton and his fellow-breeders in the adjoining counties are producing the results of improving the cattle of Wiltshire, and Gloucestershire. This is mainly by the agency of shorthorn bulls of pure blood, for almost all the yearling dairy farmers give £100 and £60 when extending their herds, and when not made over-fat as a calf, is found to be a first-rate milker, far superior indeed in quantity and quality being considered, than any other breed of cattle. True it is that prize shorthorn heifers seldom prove good milkers, the reason is, that the high feeding necessary to fit them for prize competition must be commenced from birth, and so develops the fattening organisation, that usually heifers so bred will not in after life produce large quantities of milk. We saw usually, for it is by no means uncommon to find the same cow keeping much milk, and at the same time keeping herself in high condition. Mr. Stratton has had illustrious examples of this in his herd. It does it follow that a prize heifer, though herself not a good milker, may not be the sire of good dairy cows, provided her heifer calves are so reared as to adapt them for dairy uses. It rests, in fact, with the breeder of shorthorns whether he will rear feeding or dry stock, the breed itself being equal either fortune, and is equally fitted for producing meat at an early age, or for use and butter, according as the one or the other purpose is required of it. The same argument milking power is undoubtedly admitted, and the shorthorn breeder who desires to rear dairy cattle should pay attention to the characteristics as dairy cows, of the dam and grand-dam of the heifers he breeds. At Broad Hinton we found the herd in high condition and amongst them the best and young stock which had just returned from the Worcester Agricultural Show, where Mr. Stratton had carried off, we believe, all the prizes for shorthorns. We have so recently seen the most remarkable facts relating to the constitution and management of this herd brought to a very recent period, which we derived from a full and accurate account published in the Mark Lane Express, under the head of "The Herds of Great Britain," that we shall not now repeat them. The marked characteristics of Mr. Stratton's herd are strength of constitution, and heavy flesh in combination with blood and quality. He holds that a lifetime devotion to pedigree, without at the same time paying at least a little attention to form, size and usefulness to be a serious error, and it is one to which many shorthorn breeders of past and present times have fallen into. He considers he has mainly exploded that exclusive devotion to pedigree once prevalent, that *without marring the blood*, he has "much improved the flesh," and has led his rivals and competitors to do so likewise. Not that Mr. Stratton looks blood, for Booth and Bates blood is fully represented in his herd; but unless a cow is a good one, he does not care to breed from it, however well descended it may be. It is worthy of note that nearly all our great shorthorn breeders have been largely indebted to some cow of especial worth as the foundation of their herds and their most eminent success, as a prominent instance of the kind. Mr. Stratton has his favourite blood constantly referred to as "the old cow." If there be a heifer not to be parted with, she is found to bear a large amount of the "old cow's" blood. The portion of the entire herd, the dams and future prize winners, the cows and calves, which the visitor at once sees must have been past and are destined for future fame, are kin-kindred—and the closer the kin the more valued—with the "old cow." To retain and perpetuate the largest quantity of the old cow's blood in the individual animals, in-and-in-breeding has been again and again, but with discretion and with unflinching regard to substance and substance, resorted to. And it has done and a doubt been most successful. If you are struck with some cow of grand proportions and perfect symmetry than her field-fellows, you find that the old cow's blood formed the stock from which this fashionable grade have produced the animals you admire. There is "Matchless" the fourth we believe—which, for colour, carriage, and all that distinguishes the shorthorn from ordinary cattle, attracts the immediate attention the moment you enter the field: she has been sired all or nearly all by the best sires, with which she is contended; and is a credit to the breed of the old cow. Now the daughter of "Moss Rose," the daughter of the heifer, brought by Mr. Stratton in country market, under name or pedigree. She was doubtless a good heifer; but the trace of her lineage had been lost. Put to a bull of known and good blood, Phœnix, she produced Moss Rose, and Moss Rose may be said to have formed the foundation of the Hinton herd—aided, he it noted, by more than twenty years of unwearied care, skill, and selection of good as well as well-bred animals. The first Matchless was by Red Duke of Moss Rose. The bull now doing good service in the herd is Windsor second, a son of Mr. Booth's Windsor. He is white, and of his calves take after him in colour, but the dark coloured cows his calves are the best of roans, while the form and substance of all are extremely good. A very nice roan

bought, by Mr. Stratton in Ireland, is also in use, and great things are expected from him.

On visiting the Broad Hinton Farm one is struck with the extent of the herd. We know nowhere where the purchaser of short-horn heifers can go with so good a prospect of suiting himself. Unlike many breeders, Mr. Stratton does not stand out for extravagant prices, nor has he so limited the fertility of his herd by high feeding that he cannot venture to part with his females. His breeding business, like the rest of his farming ventures, is on a large scale, and with one of the most prolific herds in England, he acts on the principle of modern trade, at moderate profits and quick returns. That such a system has answered, all about him betokened, was a Fowler's steam plough, and he has this year, with the help of his mowing machines, got up the whole of his hay in capital order. The rapid work of the machines, a Woods and a Burgess and Key, each cutting ten acres a day, have enabled him, with the aid of large bands of hired haymakers, so to use the fine fortnight of August that his extensive herd will be well provided with hay for the ensuing winter. Another satisfactory evidence of success is that Mr. Stratton has just purchased a capital grass farm, of 500 acres, a few miles distant from Broad Hinton. One peculiarity in Mr. Stratton's management is that he sets but little store by roots, either swedes or mangold, and he finds that cattle without roots do quite as well or better than those to which roots are given. This is contrary to our own experience, though there is, no doubt, too many roots commonly used. The herdsmen are always inclined to overdo the stock with roots, and it is one of the great uses of the root-pulper that by its use the quantities of roots are somewhat restricted.

THE NEAPOLITAN BOURBONS.

(From Bill's Weekly Messenger, October 13th.)

We need scarcely remark that we heartily concur in the wish of the Neapolitan people, as expressed by Lord Llanover, that the reign of the Bourbon King Charles II., who had ever brought to a close; and we are greatly mortified that the glorious achievement of Garibaldi and his brave comrades on the Volturno does not compass that much desired event. Francis II., with, in all probability, the exception of the Kings of Aragon and the Two Sicilies, for fate seems to have doomed Bourbon race to extinction; and we search in vain into the character of its several members, who have been variously placed in power, for any redeeming ray of relief to relieve the memory of more or less, has enshrouded them all. From Ferdinand I., who behaved treacherously to the Sicilians throughout the whole of his reign, to Francis II., whose reign extends almost to Neapolitans and Sicilians, there has been a series of tyrants, and craft of the most pitiless of tyrants, and the treachery and shamelessness of the most cruel of the oppressors. Let us, however, see how the names of these were recorded in the page of history, when truthfully written.

The war of the Spanish Succession caused a change in the map of Europe, and after many fluctuations Sicily and Naples were formed into one kingdom, under Charles VI. of Austria, who was the obvious candidate for the Crown of Spain. Thus, in 1735, these States, after a separation of four centuries and a half, were united into a single monarchy, the king swearing before the national representatives at Palermo to observe the ancient constitution of the island. Charles honestly preserved his pledge, and, taking up his residence beyond the Straits, where the royal authority was free and unshackled by a Parliament interfering with the affairs of Sicily, which was governed by a vicar-general, the monarch was independent of Naples. Ferdinand the First, however, his successor, thwarted by, and jealous of, the Sicilian institutions, systematically entrenched himself against the extension of the jurisdiction of the people; and it was only by the intervention of the land, in 1812, that Sicily was saved from a revolution. The ancient constitution of the island was then re-modelled to suit the requirements of modern times, and the Charter of 1812 was adopted by the Great Britain guaranteeing the maintenance of them. The revised charter is generally known as the English Constitution, which has given rise to the impression that the present Parliament owed its origin to the present century. Whereas, it was invested with the dignity of 700 years' existence.

Restored, however, to the throne of Naples by the downfall of Napoleon, Ferdinand I. discharged the duties of a monarch, and to whom he owed his safety and his Crown, never touched the Constitution he had so lately granted, and which England had formally pledged herself to maintain. It is humiliating to trace, in the subsequent history of the Kingdom of Naples, the same principles which the part which England played in the whole affair was anything but creditable to her political states in Europe. Ferdinand, also, violated his oath in 1821, after swearing, in the preceding year, to uphold the old constitution, and to preserve the ancient rights and the menacing letter which he wrote, from the Congress, at Laybach, to his subjects, is imperishably embossed in the history of that period; while the magnitude of the promise which he made, to give the old constitution effect, and to restore the ancient rights and the menacing letter which he wrote, from the Congress, at Laybach, to his subjects, is imperishably embossed in the history of that period; while the magnitude of the promise which he made, to give the old constitution effect, and to restore the ancient rights and the menacing letter which he wrote, from the Congress, at Laybach, to his subjects, is imperishably embossed in the history of that period;

The kingdom of Naples was then but a mere appendage of the Austrian empire, and Ferdinand the convenient tool for the suppression of liberal opinions.

Ferdinand died in 1830, and his son, Ferdinand II., commenced his reign like a saint of the first order, but ended it like a wolf and wicked sinner. On ascending the throne he promised to cure the wounds which his predecessors had inflicted upon the country; but instead of his doing this, he proceeded to fill the dungeons were crammed to excess with the *sicis* of his people, for no other cause than that of demanding to speak and act like free subjects and honest men. He was called a *chierissimo*, as it is called, at Syracuse, in 1837, and he was killed by the hands of sixty of his subjects to be shot down, and made that bloodily dead a pretext for depriving the Sicilians of a separate administration, and of amalgamating the Kingdom of Naples with the Kingdom of Sicily, under Neapolitan dominion.

In the year 1848, when the revolutionary feeling was in the ascendant amongst the leading Continental States, the pious-minded Ferdinand planned his usual game of "letting the cat loose," and allowed a Jesuit priest on the one hand, and a pietistic on the other—between the Jesuit Ciole, his subtle and dark-minded confessor, and his mother, who diligently besought him to incline towards something like liberal ideas, and the Jesuit Ciole, his subtle and dark-minded confessor, and his mother, who diligently besought him to incline towards something like liberal ideas, and the Jesuit Ciole, his subtle and dark-minded confessor, and his mother, who diligently besought him to incline towards something like liberal ideas,

as might naturally be expected, prevailed, and as the subjects of his Neapolitan Majesty had the full and unreserved benefit of that paternal influence. The 16th of May, 1848, will never clear the memory of the king, who, in the name of the 100,000 persons then perished in the conflict that was treacherously promoted between the people and the troops; the city also, was given up to pillage and slaughter, as in the good old times of Cardinal Ruffini, and the people were left to their own devices, as might be formed of the severity which was so indiscriminate as it was cruel, displayed by the authorities on that occasion, when we state that 30,000 persons were imprisoned in Naples alone upon charges of treason, and the people were left to the tender mercies of the lazzaroni, the vilest vagabonds that can be found in any community of Europe.

The crowning point, however, of this miscreant of Majesty, may be found in the revenge which he inflicted in 1849, upon the noble companions of the English public—the letters of Mr. Gladstone in 1851, and the recent communication of Lord Llanover to a young nobleman, having fully elucidated that matter. Who has not seen the letters of Mr. Gladstone, at the description of those dank and feld dungeons, where, linked in revolting companionship with a felon or a murderer, the most moderate and upright of spirits would have been constrained to drag out an existence of prolonged bodily torture and mental woe? And what imagination can calmly contemplate the fact that the sympathy bestowed on the captives of San Stefano, Niziat, and Focidia, may equally be bestowed on the prisoners of the Neapolitan political offences alone in various parts of the Two-Sicilies?

The son and successor of that miserable monarch has travelled the same path, as though he had never heard of the example of his father, and he has not his advisers could discern the danger.—Had Francis II. made the slightest effort to release himself from the bondage which circumstances had thrown around him, he would have been successful in that effort, he would have awakened the sympathy of the least, not only of his own people, but also of the

[illegible][illegible]

Department of Public Works,
Sydney, 21st December, 1860.

TENDERS FOR PUBLIC WORKS AND SUPPLIES.
—TENDERS are invited for the following public works and supplies. For full particulars see GOVERNMENT GAZETTE, at which it is kept up every police office in the colony.

Nature of Works and Supplies.	Date to which Tenders can be received at this Office.
Construction of Punt for the Williams River, near Raymond Terrace	18 o'clock noon, on Tuesday, 8th January, 1861.
Erection of Gaol at Armidale	18 o'clock noon, on Tuesday, 15th January, 1861.
Erection of Gaol at Albury	18 o'clock noon, on Tuesday, 15th January, 1861.
Erection of Toll House and Gates at the Junction of the Wollombi and Singleton Roads	18 o'clock noon, on Tuesday, 8th January, 1861.
Erection of Gaol at Braidwood	18 o'clock noon, on Tuesday, 29th January, 1861.
Designs for New Houses of Parliament	On 1st March, 1861.

W. M. ARNOLD.

VICTORIA FIRE AND MARINE INSURANCE COMPANY.
(Established in Melbourne 1849.)
SYDNEY BRANCH—Fitz-street, opposite the Empire Office.

Accumulated and Invested Capital, £208,000.
SPYING BOARD OF DIRECTORS:
A. B. SMITH, Esq., Chairman.
EDWARD WILSON, Esq.
R. PEEL RAYMOND, Esq.,
Chairman of the Melbourne Board.
The Hon. JAMES ROBERTSON, M.L.C.
SPECIAL FAVORITE:
AMPLIFIED SECURITY, MODERATE RATES, PROMPT SETTLEMENT OF CLAIMS.
Marine Claims settled in SYDNEY or LONDON at the option of the insured.
Insurances effected, and policies at once issued on application to
C. M. SMITH, Resident Secretary.

N.B.—Country agents wanted. Applicants must give reference to firms of respectability in Sydney.

VICTORIA LIFE AND GENERAL INSURANCE COMPANY.
SYDNEY BRANCH: Pitt-street, opposite the Empire Office.
CAPITAL, £1,000,000.
SPYING BOARD OF DIRECTORS:
A. B. SMITH, Esq., chairman.
EDWARD WILSON, Esq.
R. PEEL RAYMOND, Esq.
CHAIRMAN OF THE MELBOURNE BOARD:
The Honorable HENRY MILLER, M.L.C.
MARSHAL CLARKE.
JAMES ROBERTSON, M.D.
B. BOYD, M.D.

SPECIAL ADVANTAGES OFFERED TO THE INSURED:
The Security afforded and ample capital, and the unlimited liability of a resident colonial proprietor.
The rates of Premium, which are the lowest that can be charged with adequate security.
The system of GUARANTEED BONUS, by which the amount recoverable at death is gradually increased from year to year by distinct allocation, without involving insurance in the liability or risk accruing under the MUTUAL principle.
Tables of Rates, and forms of Proposal may be procured, and every other information furnished on application to
C. M. SMITH, resident secretary.

FIRE INSURANCE RATES OF PREMIUM.—
The undersigned companies carrying the business of fire insurance in Sydney, announce that in consequence of the general adoption of the plan timber in the construction of buildings in the place of stone, brick, and hardwood, and other causes, whereby much greater risk from fire is incurred, it has been deemed necessary to revise the rates of premium.

On and after 1st January, 1861, the following will be the minimum scale of rate per centum at which risks will be accepted by the offices named below:

FIRST CLASS.

On buildings occupied as dwelling-houses or counting-houses only, constructed according to the Building Act, as regards material and ample capital, and the following rates shall be charged:

No. 1.—If constructed of brick or stone, covered with slate, tile, or metal, and detached, not less than 2s.	.....	29	3	0
No. 2.—If constructed of brick or stone, covered with slate, tile, or metal, or adjoining slated buildings, not less than 2s.	.....	0	3	6
No. 3.—If built with roof of shingles and adjacent buildings shingled risks, not less than 2s.	.....	0	4	6
No. 4.—If built of brick or stone, roofed with shingles and adjacent buildings shingled risks, not less than 2s.	.....	0	4	6
No. 5.—If built above with roofs shingled, adjoining slated buildings, or semi-detached, not less than 2s.	.....	0	5	6
No. 6.—If built and roofed above and situated adjacent to shingled houses not less than 2s.	.....	0	6	6

SECOND CLASS.

Buildings occupied for the storage of merchandise, or for purposes of trade of a non-hazardous description, constructed as above, according to the Building Act, will be charged as follows:

No. 1.—If constructed of brick or stone, covered with slate, tile, or metal, and detached, not less than 2s.	.....	0	4	6
No. 2.—If constructed of brick or stone, covered with slate, tile, or metal, semi-detached or adjoining slated buildings, not less than 2s.	.....	0	5	0
No. 3.—If built and roofed as above, and adjoining shingled buildings, or semi-detached, not less than 2s.	.....	0	7	0
No. 4.—If constructed of brick or stone, covered with slate, tile, or metal, and detached, not less than 2s.	.....	0	7	0
No. 5.—If built and roofed like the above, and attached to slated buildings, not less than 2s.	.....	0	7	6
No. 6.—If built and roofed as above, and attached to shingled risks, not less than 2s.	.....	0	10	0

On buildings where retail trades are carried on, an advance of not less than 15 per cent. upon these rates will be made.

On risks in the country an advance of 25 per cent. on these rates will be made.

THIRD CLASS.

As wooden buildings in Sydney, however constructed and roofed, occupied as private dwellings only, not less than 2s.

On wooden buildings, occupied as shops or stores in Sydney, not less than 2s.

On wooden buildings, occupied as shops or stores in suburbs or country towns, not less than 2s.

On buildings constructed exclusively of metal, not less than 2s.

On mill buildings, constructed of stone and brick, with slate or metal roof, not less than 2s.

On public buildings, as above, with shingled roofs, not less than 2s.

Public-houses will be classed as retail trades.

(Signed) December, 24th, 1860.
Sydney Insurance Company.
JOSEPH DUFF, Secretary.
Liverpool and London Insurance Co., agents.
A. S. LEITCH, Resident Secretary.
The Imperial Insurance Company.
GUTHRIE, FRASER, and CO., agents.
The Northern Assurance Co., Ltd.
WILLIAM RAE, Resident Secretary.
The Alliance Insurance Company.
THE TRACADE, DAWSON, and CO., agents.
The Royal Insurance Company.
LAIDLIE, IRELAND, and CO., agents.
The Victoria Insurance Company.
C. M. SMITH, Resident Secretary.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY.
—The Directors have the satisfaction to draw the attention of the members to the important and profitable privileges accorded to the Society by its ACT OF INCORPORATION, among which are the following:—
(1) The Protection of a gradually increasing amount of the premiums paid towards the purchase of annuities, or the payment of an endowment of two years, against the operation of laws relating to insolvency.
(2) The Protection of Policies of Married Women against the debts or control of their husbands.
(3) For the encouragement of small assurances, their policies are relieved from the heavy tax involved in taking out letters of administration &c.

ANNUAL PREMIUMS for Assurances of £200, with bonus attached.

Age.	Premium.	Age.	Premium.	Age.	Premium.
25	£20 0	35	£20 0	45	£20 0
26	£20 0	36	£20 0	46	£20 0
27	£20 0	37	£20 0	47	£20 0
28	£20 0	38	£20 0	48	£20 0
29	£20 0	39	£20 0	49	£20 0
30	£20 0	40	£20 0	50	£20 0
31	£20 0	41	£20 0	51	£20 0
32	£20 0	42	£20 0	52	£20 0
33	£20 0	43	£20 0	53	£20 0
34	£20 0	44	£20 0	54	£20 0
35	£20 0	45	£20 0	55	£20 0
36	£20 0	46	£20 0	56	£20 0
37	£20 0	47	£20 0	57	£20 0
38	£20 0	48	£20 0	58	£20 0
39	£20 0	49	£20 0	59	£20 0
40	£20 0	50	£20 0	60	£20 0
41	£20 0	51	£20 0	61	£20 0
42	£20 0	52	£20 0	62	£20 0
43	£20 0	53	£20 0	63	£20 0
44	£20 0	54	£20 0	64	£20 0
45	£20 0	55	£20 0	65	£20 0
46	£20 0	56	£20 0	66	£20 0
47	£20 0	57	£20 0	67	£20 0
48	£20 0	58	£20 0	68	£20 0
49	£20 0	59	£20 0	69	£20 0
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the 1990s, the number of people in the United States who are 65 years of age or older is projected to increase from 20 million to 35 million, and the number of people 75 years of age or older is projected to increase from 10 million to 17 million (U.S. Census Bureau, 1996). The number of people 85 years of age or older is projected to increase from 2 million to 4 million (U.S. Census Bureau, 1996). The number of people 90 years of age or older is projected to increase from 500,000 to 1 million (U.S. Census Bureau, 1996). The number of people 95 years of age or older is projected to increase from 100,000 to 200,000 (U.S. Census Bureau, 1996). The number of people 100 years of age or older is projected to increase from 10,000 to 20,000 (U.S. Census Bureau, 1996).

